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It cannot be denied that this first half of Professor Nicholson's book is unsatisfactory, even when the fact that the studies which compose it are not labored investigations is considered. The three essays or addresses devoted to strikes and combinations are the weakest part of the book. A constant tendency to look with leniency upon the illegal and criminal acts of trades unions seems to pervade and vitiate the whole of Professor Nicholson's thought on this subject. Although he recognizes the ruinous results of the course pursued by most trades-unionist bodies, he nevertheless displays the unfortunate theoretical bias which commonly arises from a lack of appreciation of the real objects of such organizations of "Labor." It must, indeed, be admitted that Professor Nicholson is far more sane on the so-called labor question than are many others among present-day economic writers. But the time has come when it will no longer do to countenance, in the most unimportant detail, the acts and aims of the organized predatory bands which, under the name of trades-unions, have honeycombed our industrial system, and which are the more dangerous because they conceal their aspirations beneath a mask of assumed altruism, generosity and the old fallacy of the greatest good to the greatest number.

It must not be inferred from what has been said that Professor Nicholson entirely overlooks the importance of these fundamental principles. In the second general division of his work, which includes the four studies VII.-X., he has shown a thorough appreciation of the value of industrial freedom. His Plea for Industrial Liberty, and Reaction in Favor of the Classical Political Economy, are exceptionally valuable and instructive. In the latter address he demonstrates the present crying need of sounder ideas in economics and describes the movement to attain them. The eleventh and twelfth studies are unconnected with the main subjects of the book, and are too slight to require mention. As a whole the volume is of very uneven merit but it contains some thoughts which make it well worth reading.

H. PARKER WILLIS.

The Problem of the Aged Poor. By GEOFFREY DRAGE. London: Adam and Charles Black, 1895. 8vo. pp. xvii + 375.

INVESTIGATIONS made by Mr. Charles Booth and by Mr. Ritchie in 1892-3, with regard to the conditions of the aged poor, disclosed the startling fact that of the 1,372,422 persons of 65 years and upward

in England and Wales 401,904, or about 30 per cent. had during the year received either indoor or outdoor relief. If, in the opinion of Mr. Booth, that one-third of the population which furnishes scarcely any additions to the pauper class were disregarded, it would be found that among the remainder of the population, made up of working people and small traders, from 40 to 45 per cent. of those who reach the age of 65 become paupers. It is with the problem thus presented in England and Wales that the volume before us chiefly deals; though the author considers the schemes which have been proposed and tried in other countries for ameliorating similar conditions.

The book is conveniently divided into three parts one of which treats of the extent and causes of old age pauperism and the means at present employed for alleviating it. Another presents the schemes which have been proposed in England for establishing old age pensions, and the experience of Germany and Denmark under such laws. In these two parts the author has followed the plan adopted by his earlier work on *The Unemployed*. His purpose is to place before his readers the opinions of those who from their experience or position can speak authoritatively upon the many phases of this subject. It is from Mr. Booth's book and from the evidence given before the Royal Commission on the Aged Poor which sat in 1893 that these opinions are chiefly taken. About each question involved in the investigation, as for example, the various causes of old age pauperism, the means of meeting it, the value of this or that provision of different state pension schemes, the views of these witnesses are grouped. We have therefore in this part of the volume a valuable digest of the testimony to be found in these books, Mr. Drage modestly hopes that this hand-book may at least serve to promote a careful study of the sources upon which he has drawn; but the great merit of his work is that it has been done with such thoroughness and discrimination that, except for the very few there will be no necessity for going through the great mass of testimony presented in the reports.

The third part of the volume is given to the conclusions at which the author has arrived, upon the matters discussed in the previous parts. To Mr. Booth's plan for providing pensions for all those who reach the age limit without requiring any contributions from the recipients, he finds a fatal objection in principle. The plans rest upon the assumption that after a certain period of life, say 65 years, the duty of maintaining every person lies not with the individual or his family,

but with the state, Mr. Drage sees no reason why, if this be a true principle, it is not equally applicable to children, the infirm, or to any other class of persons not able to maintain themselves. As a part of a general plan of state socialism it is defensible but not upon any other ground. But in addition to objections in principle there are serious practical difficulties. The cost of maintaining such a system would be so great as to make the most daring financier falter; the trouble and expense of proving the age and identity of each applicant would be enormous; under any conditions on which pensions are given—whether in connection with earnings or only after earnings have ceased, grave questions of policy have to be considered; and above all the danger of sapping the foundations of such moral qualities as industry, energy, thrift and self-reliance is too great to be incurred without the certainty of some great good to be secured.

The scheme proposed by Mr. Chamberlain whereby voluntary contributions are required of all those who receive a pension, and that of Canon Blockley which requires that for certain classes at least the contribution to such a fund shall be compulsory, Mr. Drage finds less objectionable because they do not place the whole responsibility of caring for the aged upon the state. But he urges that if the contributions are voluntary the poorest classes who most need help will not get it, and that "it is unjust that the whole community should be taxed in order to provide part of the pensions of those who are able to join, and choose this form of pension in preference to any other." If on the other hand the membership is compulsory difficulties arise in the administration of the funds and in determining what classes, if not all, shall be required to contribute—difficulties so great as to make it extremely doubtful whether such advantage as can be claimed are not too dearly bought. Moreover when it is considered that the more than probable effect of any system of state pensions would be to weaken those agencies for self-help which have been so useful in the past to the working classes, the doubts as to the wisdom of the state pensions are increased. During the last twenty years the work of providing for the future, either directly or indirectly, by the trade unions, building associations, co-operative societies and the friendly societies have rapidly increased, and there is no reason why, with proper encouragement, they should not continue to do so. In these agencies and in certain improvements in the poor law and in the administration of private charities, Mr. Drage believes a sufficient solution of the problem of

the aged poor will be found without resorting to any new principle in relieving want.

It may be an error of judgment on the part of Mr. Drage that the practical administration difficulties of a pension scheme are so great; and it may be true, as is often contended, that the expense of such a system as far-reaching even as Mr. Booth's, would not be so much greater than that now borne in caring for the aged poor as to make the burden an appalling one; but there is not, we feel sure, too much insistence upon the dangers which state-help may bring to self-help and to the traits of character which lie back of it. The weight of testimony seems to be that it is but a small class whose need in old age is to be attributed to causes other than those which by the exercise of prudence and foresight may be avoided. In spite, therefore of the *fin de siècle* theories about "thrift" which haved one so much to bring that one-time virtue into ill-repute, it still seems quite clear that what is needed is not so much a plan for inducing the community to care for those who lack these elements in their make up as a plan for inspiring them with some desire, and for placing before them some means of helping themselves. We commend Mr. Drage's excellent book among other things for insisting upon this point.

G. O. VIRTUE.

Classes and Masses; or Wealth, Hopes and Welfare in the United Kingdom: A Handbook of Social Facts for Practical Thinkers and Speakers. By W. H. MALLOCK. London: Adam and Charles Black, 1896. 8vo. pp. xvi + 139.

THE purpose of this profusely illustrated volume, made up of a series of articles which appeared some months ago in the *Pall Mall Magazine* is to correct some of the statements constantly put forth by reformers and agitators with regard to the advantageous position of the classes and the hard condition of the masses, and to refute certain theories which have been proposed for improving those conditions.

The first error to engage the author's attention is that embodied in the declaration that "the rich are growing richer, and the poor poorer." In estimates of the wealth of the very rich, in poor law statistics, in the census returns, and in the returns made under the income tax law, Mr. Mallock finds the same answer to this charge against the present industrial system. That system has relatively reduced and not increased